WHAT IS CLAIMED IS:

1. In an automated investment advisory system, an investment advisory method for a user desiring an optimized investment portfolio, comprising the steps of:

assessing a risk profile of the user;

mapping automatically a set of portfolio holdings of the user into a set of asset classes;

determining an investment risk classification as a function of the mapped asset classes;

comparing the investment risk classification with the user's risk profile; and

recommending portfolio changes to correlate the investment risk classification with the user's risk profile.

2. An investment advisory method as in claim 1, further comprising the step of:

receiving a portfolio change order from the user; and

executing the portfolio change order received from the user.

3. An investment advisory method as in claim 1, wherein the method is executed across a distributed computer network.

4. An investment advisory method as in claim 1, wherein the assessing step includes parsing a questionnaire completed by the user.

5. An investment advisory method as in claim 1, wherein the assessing

step parses the questionnaire as a function of a time horizon of the user.

6. An investment advisory method as in claim 1, wherein the mapping step divides the holdings as a function of country association.

7. An investment advisory method as in claim 1, wherein the determining step automatically chooses the risk classification of the user.

8. An investment advisory method as in claim 1, wherein the assessing step accepts the risk profile chosen by the user.

9. An investment advisory method as in claim 1, wherein the assessing step chooses the risk profile of the user.

10. An investment advisory method as in claim 2, wherein a financial advisor customizes an implementation of the investment advisory method.

11. An investment advisory method as in claim 10, wherein the customized implementation is selected from the group of: method for asset class mapping, method for classifying investment risk, method for correlating asset classes and method for optimizing.

12. In a distributed computer network in which a user desiring an optimized

investment portfolio and having a risk profile accesses a host server, a method for constructing an optimized investment portfolio at the host server comprising the steps of:

accepting from a station across a distributed computer network an investment package;

processing the investment package to determine an optimized investment portfolio; and

transmitting a populated template representing the optimized investment portfolio to the station across the distributed computer network.

13. A method for constructing an optimized investment portfolio at a host server as in claim 12 wherein the processing step further includes the steps of:

assessing a risk profile from the investment package;

determining an investment risk classification from the investment package; and

recommending a set of portfolio changes to correlate the investment risk classification with the user's risk profile.

14. In an automated investment advisory system where a user desiring an optimized investment portfolio is presented with a questionnaire, a software component comprising:

a risk engine which generates a risk profile of the user using the questionnaire submitted by the user;

a database populated with portfolio holdings inputted directly by the user;

a portfolio processor which divides the database into distinct asset classes and generates an investment risk of the database; and

an optimization engine which generates an output by which the investment risk is correlated with the risk profile.

15. A software component as in claim 14, wherein the output includes the optimized investment portfolio.

16. A software component as in claim 14, wherein the optimized investment portfolio comprises proposed changes to the user's portfolio holdings.

17. A software component as in claim 14, wherein the output estimates a value of the optimized investment portfolio over a plurality of years.

18. A software component as in claim 14, wherein the database includes a look-up feature which facilitates populating the database with an accurate representation of the user's portfolio holdings.

19. A software component as in claim 18, wherein the look-up feature is ticker based.

20. A software component as in claim 18, wherein the look-up feature is name based.

21. A software component as in claim 14, wherein the system is located across a distributed computer network.

22. A software component as in claim 14, wherein the asset classes are United States-centric.

23. A software component as in claim 14, wherein the asset classes are international.